

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**

Brian C. Nicholas, Esquire  
KML LAW GROUP, P.C.  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
BANK OF AMERICA, N.A.

In Re:

Thomas M. Potter  
Melissa A. Potter fka Melissa A Serad  
  
DEBTORS,



**Order Filed on October 17, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

Case No: 16-34512 ABA

Chapter: 13

Hearing Date: October 24, 2017 at  
10:00am

Judge: Andrew B. Altenburg Jr.

## ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: October 17, 2017**



\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real Property More Fully Described as:

**Land and premises commonly known as 214 Emerson Street, Woodbury NJ 08096**

- Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

*rev. 7/12/16*

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Thomas M Potter  
 Melissa A Potter  
 Debtors

Case No. 16-34512-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db/jdb +Thomas M Potter, Melissa A Potter, 214 Emerson Street, Woodbury, NJ 08096-3226

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Mitchell L Chambers, Jr. on behalf of Joint Debtor Melissa A Potter ecfbc@comcast.net  
 Mitchell L Chambers, Jr. on behalf of Debtor Thomas M Potter ecfbc@comcast.net  
 Pamela Elchert Thurmond on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov, James.Feighan@phila.gov  
 U.S. Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 8